

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on November 16, 2000, James Judkins and Crystal Judkins, husband and wife, executed a deed of trust to J. Mack Varner, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is recorded in Deed of Trust Book 1285 at Page 0256 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, Mortgage Electronic Registration Systems, Inc., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated August 12, 2002, and recorded in the office of the aforesaid Chancery Clerk in Book 1672 at Page 274; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 2nd day of May, 2003 at public outcry offered the herein described

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May 14 10 03 AM '03

BK 443 PG 668
W.E. DAVIS CH. CLK.]

property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, Mortgage Electronic Registration Systems, Inc. bid the sum of \$138,550.00; and

WHEREAS, said bid by Mortgage Electronic Registration Systems, Inc., was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$138,550.00, do hereby sell and convey unto Mortgage Electronic Registration Systems, Inc. the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 69, Section A, Ivy Trails Subdivision, in Section 30, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantor, herein by Warranty Deed recorded simultaneously herewith, in said Clerk's Office.

WITNESS MY SIGNATURE, this, the 2nd day of May, 2003.

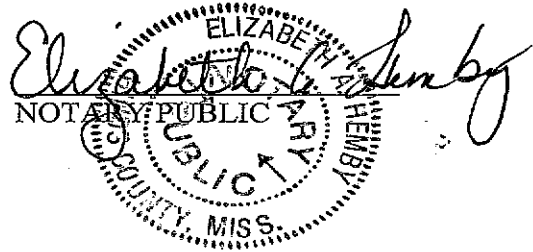

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who acknowledged to and before me that he executed the foregoing Substituted Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 2nd day of May, 2003.



My Commission Expires: October 10, 2004

Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
Phone (601)-981-7773

Grantee's Address:
9350 Waxie Way
San Diego, California 92123
Phone 713-960-9676 ext.8594

Prepared by:
Underwood Law Firm
340 Edgewood Terrace
Jackson, Mississippi 39206
Phone (601)-981-7773

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on November 16, 2000, James Juddkins and Crystal Juddkins, husband and wife, executed a deed of trust to J. Mack Varnor, trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 1285 at Page 0256 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, Mortgage Electronic Registration Systems, Inc., the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated August 12, 2002 and recorded in the office of the aforesaid Chancery Clerk in Book 1672 at Page 274; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 2nd day of May, 2003, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

1320 Campers/
Motorhomes
TRAVEL-TRAILER,
2001 Sunnybrook, 27'
bumper pull, sleeps 8

Volume No. 108 on the 10 day of April, 2003

Volume No. 108 on the 17 day of April, 2003

Volume No. 108 on the 24 day of April, 2003

Volume No. 108 on the 1 day of May, 2003

Volume No. 108 on the 1 day of May, 2003

Lisa Fuller

Sworn to and subscribed before me, this 1 day of May, 2003

BY Judy M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 398 words @ .12 \$ 47.76

B. 3 subsequent insertions of 1194 words @ .10 \$ 119.40

C. Making proof of publication and depositing to same \$ 3.00

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